

**Information to identify the case:**

Debtor 1	<u>Michael Marinari</u>	Social Security number or ITIN	xxx-xx-3228
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Lori Marinari</u>	Social Security number or ITIN	xxx-xx-6494
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-14493-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael Marinari

Lori Marinari

6/29/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael Marinari  
 Lori Marinari  
 Debtors

Case No. 18-14493-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jun 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2018.

db/jdb	+Michael Marinari, Lori Marinari, 48 Arbour Lane, Sewell, NJ 08080-3702
517374295	+ACCU Reference Medical Laboratory, 1901 East Linden Ave, Suite 4, Linden, NJ 07036-1195
517374302	+Complete Collection Service, 4833 N Dixie Hwy, Fort Lauderdale, FL 33334-3928
517374303	+Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-0001
517374305	+DiMarino Kroop Prieto GI Associates PA, 26 East Red Bank Ave, Woodbury, NJ 08096-1611
517374306	+Fay Servicing, PO Box 22009, Chicago, IL 60680
517374310	+Inspira Health Network Urgent Care, 112 Delsea Drive North, Glassboro, NJ 08028
517374311	+Inspira Medical Center Woodbury, Inc, PO Box 95000-7130, Philadelphia, PA 19195-0001
517374313	+Penn Medicine, Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
517374315	+REMEX, PO Box 765, Rocky Hill, NJ 08553-0765
517374316	+Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517374318	+Stillman Law Office, LLC, 50 Tower Office Park, Woburn, MA 01801-2113

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QJDMARCHAND.COM Jun 30 2018 03:35:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	+E-mail/Text: usanj.njbankr@usdoj.gov Jun 29 2018 23:55:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 29 2018 23:55:41 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517374294	+E-mail/Text: mpieslak@trafgroup.org Jun 29 2018 23:56:33 A-1 Collection Service, PO Box 6009, Lawrence Township, NJ 08648-0009
517374297	+E-mail/Text: bk@avant.com Jun 29 2018 23:56:32 Avant Credit, Inc, Attention Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
517374298	+EDI: TSYS2.COM Jun 30 2018 03:34:00 Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517374299	+EDI: CAPITALONE.COM Jun 30 2018 03:34:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517374300	+EDI: CAUT.COM Jun 30 2018 03:33:00 Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
517374301	+EDI: WFNNB.COM Jun 30 2018 03:34:00 Comenitycapital/gmstop, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517374304	+EDI: RCSDELL.COM Jun 30 2018 03:33:00 Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
517374307	+EDI: AMINFOFP.COM Jun 30 2018 03:34:00 First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
517374308	+EDI: HFC.COM Jun 30 2018 03:34:00 Hsbc Mortgage Corp Usa, Attn: Bankruptcy, Po Box 9068, Brandon, FL 33509-9068
517374309	+EDI: IIC9.COM Jun 30 2018 03:35:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
517374312	+E-mail/Text: bk@lendingclub.com Jun 29 2018 23:56:23 Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517374314	+E-mail/Text: bankruptcy@prosper.com Jun 29 2018 23:56:28 Prosper Marketplace Inc, Po Box 396081, San Francisco, CA 94139-6081
517376606	+EDI: RMSC.COM Jun 30 2018 03:35:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517374319	+EDI: RMSC.COM Jun 30 2018 03:35:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517374320	+EDI: RMSC.COM Jun 30 2018 03:35:00 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517374321	+EDI: RMSC.COM Jun 30 2018 03:35:00 Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
517374322	+EDI: TDBANKNORTH.COM Jun 30 2018 03:35:00 TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517374296	Advocare Arth Osteo Rheum
517374317	South Jersey Radiology Assoc PA

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 32

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 01, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2018 at the address(es) listed below:

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com  
Kevin Gordon McDonald on behalf of Creditor Citibank, N.A., not in its Individual Capacity,  
but Solely as Trustee of NRZ Pass-Through Trust VI kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Laurent W. Metzler on behalf of Debtor Michael Marinari LWM@metzlerdesantis.com,  
r54078@notify.bestcase.com  
Laurent W. Metzler on behalf of Joint Debtor Lori Marinari LWM@metzlerdesantis.com,  
r54078@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5